

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EDWARD C. SCHERER, JR.
APRIL L. SCHERER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-22059 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/05/2015 and confirmed on 7/29/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		228,676.20
Less Refunds to Debtor	205.84	
TOTAL AMOUNT OF PLAN FUND		228,470.36

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	10,135.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,535.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	121,672.11	0.00	121,672.11
	Acct: 5156				
	M & T BANK	8,126.69	8,126.69	0.00	8,126.69
	Acct: 5156				
	VRI AMERICAS	0.00	0.00	0.00	0.00
	Acct: 0229				
	RESORT FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 0996				
	PERITUS PORTFOLIO SERVICES II LLC A	28,473.77	28,473.77	3,907.06	32,380.83
	Acct: 5016				
	WELLS FARGO BANK NA D/B/A WELLS FA	35,149.22	35,149.22	3,072.21	38,221.43
	Acct: 9683				
					200,401.06

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EDWARD C. SCHERER, JR.	0.00	0.00	0.00	0.00
	Acct:				
	EDWARD C. SCHERER, JR.	205.84	205.84	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	85.00	85.00	0.00	85.00
	Acct: 7062				
	M & T BANK	750.00	750.00	0.00	750.00
	Acct: 5156				
					835.00

Unsecured					
	MIDLAND FUNDING LLC	2,145.03	133.31	0.00	133.31
	Acct: 7674				
	MIDLAND FUNDING LLC	619.13	38.48	0.00	38.48
	Acct: 3429				
	UNITED STATES DEPARTMENT OF EDUC	51,561.52	3,204.55	0.00	3,204.55

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4070				
	AMERICAN EXPRESS CENTURION BNK	4,848.00	301.30	0.00	301.30
	Acct: 1001				
	BANK OF AMERICA NA**	7,450.77	463.07	0.00	463.07
	Acct: 8115				
	PRA RECEIVABLES MANAGEMENT LLC - ,	720.46	44.78	0.00	44.78
	Acct: 3857				
	PRA RECEIVABLES MANAGEMENT LLC - ,	3,358.46	208.73	0.00	208.73
	Acct: 5467				
	CABELAS	0.00	0.00	0.00	0.00
	Acct: 5327				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,688.70	104.95	0.00	104.95
	Acct: 3964				
	CAPITAL ONE BANK (USA) NA BY AMERIC	568.41	35.33	0.00	35.33
	Acct: 3268				
	CAPITAL ONE BANK (USA) NA BY AMERIC	3,221.70	200.23	0.00	200.23
	Acct: 3052				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,104.57	68.65	0.00	68.65
	Acct: 0335				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	ECAST SETTLEMENT CORP	2,379.23	147.87	0.00	147.87
	Acct: 9315				
	CONVERGENT OUTSOURCING	0.00	0.00	0.00	0.00
	Acct: 4497				
	JEFFERSON CAPITAL SYSTEMS LLC*	22,874.68	1,421.66	0.00	1,421.66
	Acct: 0553				
	GENEVA COLLEGE	0.00	0.00	0.00	0.00
	Acct:				
	UNITED STATES DEPARTMENT OF EDUC	92,147.28	5,726.95	0.00	5,726.95
	Acct: 4070				
	GUARDIAN PROTECTION SERVICES(*)	119.85	7.45	0.00	7.45
	Acct: 7062				
	CAPITAL ONE NA**	792.60	49.26	0.00	49.26
	Acct: 6946				
	MIDLAND FUNDING LLC	743.13	46.19	0.00	46.19
	Acct: 1740				
	MAGEE WOMENS HOSPITAL OF UPMC	0.00	0.00	0.00	0.00
	Acct: 5051				
	COMENITY CAPITAL BANK	1,794.51	111.53	0.00	111.53
	Acct: 4259				
	QUEST DIAGNOSTICS++	0.00	0.00	0.00	0.00
	Acct: 4981				
	SPRINT CORP(*)	1,534.47	95.37	0.00	95.37
	Acct: 0558				
	MIDLAND FUNDING LLC	4,588.49	285.17	0.00	285.17
	Acct: 3231				
	MIDLAND FUNDING LLC	1,222.32	75.97	0.00	75.97
	Acct: 7132				
	UNIVERSITY OF PGH PHYSICIAN++	0.00	0.00	0.00	0.00
	Acct: 0000				
	AMERICAN INFOSOURCE LP AGENT FOR	132.59	8.24	0.00	8.24
	Acct: 0001				
	PEOPLES NATURAL GAS CO LLC - EQUIT	369.28	22.95	0.00	22.95
	Acct: X9232				
	NATIONAL COLLEGIATE STUDENT LOAN	13,976.71	868.65	0.00	868.65
	Acct: 4070				
	AMERICAN INFOSOURCE LP AGENT FOR	445.35	27.68	0.00	27.68
	Acct: 0001				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					13,698.32

TOTAL PAID TO CREDITORS

214,934.38

TOTAL CLAIMED

PRIORITY 835.00

SECURED 71,749.68

UNSECURED 220,407.24

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

EDWARD C. SCHERER, JR.
APRIL L. SCHERER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-22059 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Edward C. Scherer, Jr.
 April L. Scherer
 Debtors

Case No. 15-22059-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: vson
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 56

Date Rcvd: Aug 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2020.

db/jdb
 cr +Edward C. Scherer, Jr., April L. Scherer, 8151 Edwood Road, Pittsburgh, PA 15237-5616
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 14057616 +AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
 14057617 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461
 14083496 AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14057618 American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
 14057619 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
 14120391 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14057620 Best Buy, HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244
 14093415 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14057627 +Capital One National Association, 120 Corporate Boulevard, Norfolk, VA 23502-4952
 14057628 Citi Cards, Processing Center, Des Moines, IA 50363-0005
 14097592 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 14057630 +Enerbank USA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
 14057632 +FT. Lauderdale Beach Resort, c/o VRI, 25510 Commercentre Drive suite 100, Lake Forest, CA 92630-8855
 14057631 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 14057633 +Geneva College, c/o Educational Computer Systems, Inc., 181 Montour Run Road, Coraopolis, PA 15108-9408
 14057634 Great Lakes, PO Box 7860, Madison, WI 53707-7860
 14110412 +Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
 14057635 Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 14057641 Magee Womans Hospital of UPMC, P. O. Box 382059, Pittsburgh, PA 15250-8059
 14088243 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
 14091960 +National Collegiate Student Loan Trust 2006-4, PO Box 4275, Norcross, GA 30091-4275
 14072194 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14057643 Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 14057644 +Resort Funding LLC, 360 South Warren Street., 12th Floor, Syracuse, NY 13202-2037
 14057648 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 14091946 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 14057649 +Vacation Resorts International, 25510 Commercentre Drive, Suite 100, Lake Forest, CA 92630-8855
 14067065 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
 14057651 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2020 04:09:59
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Aug 28 2020 04:09:38
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14057615 E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 04:09:29 AEO/Synchrony Bank,
 PO Box 530942, Atlanta, GA 30353-0942
 14095656 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 28 2020 04:09:19
 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 14114689 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 28 2020 04:07:20
 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14057621 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2020 04:09:56 Cabelas Club Visa,
 PO Box 82519, Lincoln, NE 68501-2519
 14057623 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2020 04:09:35
 Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
 14057629 E-mail/Text: convergent@ebn.phinsolutions.com Aug 28 2020 04:08:04
 Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
 14057636 E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 28 2020 04:07:15 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 15215206 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 28 2020 04:07:56 JEFFERSON CAPITAL SYSTEMS LLC,
 PO Box 7999, St Cloud MN 56302
 14057637 E-mail/Text: PBNCNotifications@peritusservices.com Aug 28 2020 04:07:10
 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
 14057638 +E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 04:09:06 Lowes/Synchrony Bank,
 PO Box 530914, Atlanta, GA 30353-0914
 14067617 E-mail/Text: camanagement@mtb.com Aug 28 2020 04:07:19 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 14057640 E-mail/Text: camanagement@mtb.com Aug 28 2020 04:07:19 M&T Bank, PO Box 62182,
 Baltimore, MD 21264-2182
 14381494 E-mail/Text: peritus@ebn.phinsolutions.com Aug 28 2020 04:08:19
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

District/off: 0315-2

User: vson
Form ID: pdf900

Page 2 of 3
Total Noticed: 56

Date Rcvd: Aug 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14178884 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2020 04:09:14
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14121796 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 28 2020 04:09:37
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14057642 +E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 04:09:32 Paypal Credit, PO Box 105658,
Atlanta, GA 30348-5658
14062872 E-mail/PDF: rmsced@recoverycorp.com Aug 28 2020 04:09:38
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
14083021 E-mail/Text: appebnmailbox@sprint.com Aug 28 2020 04:07:41 Sprint, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
14057645 E-mail/Text: appebnmailbox@sprint.com Aug 28 2020 04:07:41 Sprint, P. O. Box 219718,
Kansas City, MO 64121-9718
14057646 E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 04:09:28 SYNCEB/Old Navy, PO Box 965005,
Orlando, FL 32896-5005
14057647 E-mail/PDF: gecsed@recoverycorp.com Aug 28 2020 04:09:28 Synchrony Bank/Amazon,
PO Box 960013, Orlando, FL 32896-0013
14057650 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 28 2020 04:06:58
Verizon, PO Box 920041, Dallas, TX 75392-0041
14115435 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 28 2020 04:09:33
WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, LLC, PO Box 7999,
St Cloud, MN 56302-9617)
cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14057622* Cabelas Club Visa, PO Box 82519, Lincoln, NE 68501-2519
14079477* Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14057624* +Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
14057625* +Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
14057626* +Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
14057639* +Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Christopher M. Frye on behalf of Joint Debtor April L. Scherer chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Debtor Edward C. Scherer, Jr. chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

District/off: 0315-2

User: vson
Form ID: pdf900

Page 3 of 3
Total Noticed: 56

Date Rcvd: Aug 27, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 7